

A financial processing system that accesses account, event and organization attributes from a relational database management database, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data 5 about the organization's financial status. Profitability calculations are performed using the account, event and organization attributes accessed from the relational database management system, as well as one or more profit factors and one or more rules. The profitability calculations include the following:

10 Profit = Net Interest Revenue (NIR)

Other Revenue (OR)

Direct Expense (DE)

Indirect Expense (IE)

Risk Provision (RP)

In this calculation, the Risk Provision (RP) comprises an expected future loss that arises 15 from one or more risk factors.

Date of Deposit

Date of Deposit

I hereby certify that this paper or fee is boing doposited with the United States Postal Service "Engrown Post Office to Addressee" service under 37 CFR 1.10 the date indicated above and is addressed to:

Assistant Commissionor for Patents, Wooden Office Commissionor for Patents Office Commission for Patents Office Commissionor for Patents Office Commissi

2 **ac** 2001.